

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	3374022
<b>Application Number:</b>	09487233
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	2923
<b>Title of Invention:</b>	CONSUMER-DIRECTED FINANCIAL TRANSFERS USING AUTOMATED CLEARINGHOUSE NETWORKS
<b>First Named Inventor/Applicant Name:</b>	Scott D. Cook
<b>Customer Number:</b>	57956
<b>Filer:</b>	Rober Lord/Jaime Hathaway
<b>Filer Authorized By:</b>	Rober Lord
<b>Attorney Docket Number:</b>	37202/028001; 990090
<b>Receipt Date:</b>	29-MAY-2008
<b>Filing Date:</b>	19-JAN-2000
<b>Time Stamp:</b>	19:06:35
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	\$1440
RAM confirmation Number	3509
Deposit Account	
Authorized User	

### File Listing:

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)
-----------------	----------------------	-----------	----------------------------------	------------------	------------------

1	Miscellaneous Incoming Letter	37202_028001_Transmittal.pdf	109389 5f1717c0f74a5ed3261691176536fc5d487043e3	no	2
<b>Warnings:</b>					
<b>Information:</b>					
2	Issue Fee Payment (PTO-85B)	37202_028001_Part_B.pdf	651874 c3b4bb5cc135b20ee5fa02c0daa7d85695a8e69f	no	1
<b>Warnings:</b>					
<b>Information:</b>					
3	Fee Worksheet (PTO-06)	fee-info.pdf	8191 6aa198ecd3d91386aea0e67af32b1265dcb70f55	no	2
<b>Warnings:</b>					
<b>Information:</b>					
<b>Total Files Size (in bytes):</b>			769454		
<p>This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.</p> <p><b><u>New Applications Under 35 U.S.C. 111</u></b>  If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.</p> <p><b><u>National Stage of an International Application under 35 U.S.C. 371</u></b>  If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.</p> <p><b><u>New International Application Filed with the USPTO as a Receiving Office</u></b>  If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.</p>					